

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	MELVIN GAYLES	§	Case No.: 08-14098
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Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2008.
- 2) The case was confirmed on 08/20/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/02/2009.
- 5) The case was dismissed on 04/30/2009.
- 6) Number of months from filing to the last payment: 8
- 7) Number of months case was pending: 14
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 49,246.98
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 4,390.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 4,390.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,503.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 326.88
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,829.88**

Attorney fees paid and disclosed by debtor **\$ 997.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
US BANK NATIONAL ASS	SECURED	123,445.38	110,021.97	.00	.00	.00
US BANK NATIONAL ASS	SECURED	.00	.00	1,004.21	1,004.21	.00
LITTON LOAN SERVICIN	SECURED	111,795.09	105,173.03	.00	.00	.00
LITTON LOAN SERVICIN	SECURED	.00	.00	555.91	555.91	.00
INTERNAL REVENUE SER	PRIORITY	2,836.00	3,000.00	3,000.00	.00	.00
CLERK OF THE CIRCUIT	UNSECURED	108.00	NA	NA	.00	.00
77TH ST DEPOT FEDERA	UNSECURED	4,320.55	4,230.55	4,230.55	.00	.00
SBC ILLINOIS	UNSECURED	652.00	NA	NA	.00	.00
TCF BANK	UNSECURED	205.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	NA	NA	NA	.00	.00
AMERICAS SERVICING C	UNSECURED	NA	NA	NA	.00	.00
ARM PROFESSIONAL SVC	UNSECURED	321.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	NA	NA	NA	.00	.00
CASHLAND FINANCIAL	UNSECURED	603.00	706.92	706.92	.00	.00
CITY OF CHICAGO PARK	UNSECURED	820.00	1,263.08	1,263.08	.00	.00
CODILIS & ASSOCIATES	OTHER	NA	NA	NA	.00	.00
COMCAST	UNSECURED	NA	NA	NA	.00	.00
COMCAST	UNSECURED	NA	NA	NA	.00	.00
FOUNDATION EMERGENCY	UNSECURED	193.00	NA	NA	.00	.00
EMC MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
GMAC MORTGAGE	UNSECURED	NA	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COMMONWEALTH EDISON	UNSECURED	2,028.00	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	963.00	962.71	962.71	.00	.00
ILLINOIS LENDING GRO	UNSECURED	365.72	365.72	365.72	.00	.00
ILLINOIS LENDING GRO	UNSECURED	2,902.06	NA	NA	.00	.00
INDYMAC BANK	UNSECURED	NA	NA	NA	.00	.00
ECMC	UNSECURED	37,615.00	37,615.00	37,615.00	.00	.00
KCA FINANCIAL SERVIC	UNSECURED	73.00	NA	NA	.00	.00
LINEBARGER GOGGAN BL	UNSECURED	370.00	NA	NA	.00	.00
LITTON LOAN SERVICIN	UNSECURED	NA	NA	NA	.00	.00
M3 FINANCIAL SVCS	UNSECURED	551.00	551.00	551.00	.00	.00
MIDLAND FINANCE	UNSECURED	NA	NA	NA	.00	.00
MIDLAND FINANCE	UNSECURED	NA	NA	NA	.00	.00
MIDWEST MIDICORP	UNSECURED	100.00	NA	NA	.00	.00
NATIONAL AUTO CREDIT	UNSECURED	NA	NA	NA	.00	.00
NATIONAL CITY MORTGA	UNSECURED	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	4,121.00	4,121.00	4,121.00	.00	.00
NICOR GAS	UNSECURED	NA	NA	NA	.00	.00
OPTION ONE MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	2,562.72	2,562.72	2,562.72	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	1,376.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	OTHER	NA	NA	NA	.00	.00
PLS FINANCIAL SVCS I	OTHER	NA	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	1,376.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	OTHER	NA	NA	NA	.00	.00
PRIME ACCEPTANCE	UNSECURED	NA	NA	NA	.00	.00
MCSI/RMI	UNSECURED	2,125.00	2,200.00	2,200.00	.00	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
SOCIAL SECURITY ADMI	UNSECURED	7,810.00	NA	NA	.00	.00
UNITED CONSUMER FINA	UNSECURED	NA	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	NA	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	NA	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	NA	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	NA	NA	NA	.00	.00
VILLAGE OF RIVERDALE	UNSECURED	271.87	NA	NA	.00	.00
NICOR GAS	UNSECURED	NA	NA	NA	.00	.00
US BANK	OTHER	NA	NA	NA	.00	.00
LITTON LOAN SERV	OTHER	NA	NA	NA	.00	.00
KATHERIA POLK	OTHER	NA	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	5,277.74	5,277.74	.00	.00	.00

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MR CALLION	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
JAMES POPJOY	OTHER	NA	NA	NA	.00	.00
PAYDAY LOAN STORE	OTHER	NA	NA	NA	.00	.00
US BANK NATIONAL ASS	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	4,638.93	4,638.93	.00	.00
MIDWEST TITLE LOANS	SECURED	NA	718.78	.00	.00	.00
LITTON MORTGAGE SERV	OTHER	NA	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,560.12	1,560.12	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	1,560.12	1,560.12	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	7,230.55	.00	.00
<b>TOTAL PRIORITY:</b>	7,230.55	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	54,987.08	.00	.00

**Disbursements:**

Expenses of Administration	\$ 2,829.88	
Disbursements to Creditors	\$ 1,560.12	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,390.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.